

Utah Health Status Update:

Uninsured in Utah

May 2005

Utah Department of Health

Official estimates of Utah health insurance status derive from the Utah Health Status Survey. That survey indicated that from 2003 to 2004, Utah's uninsured population has grown from 214,500 (9.1%) to 251,400 (10.2%) (Figure 1).

The survey also showed that Utahns who lack health insurance coverage are less likely to have a regular doctor and to get care when they need it. Persons lacking insurance coverage are more likely to become hospitalized for an avoidable health problem and to be diagnosed in the late stages of a disease.¹ Those who lack health insurance coverage are also financially vulnerable. Utahns who are unable to pay for medical bills risk poor credit ratings and even bankruptcy.

Who Are the Uninsured?

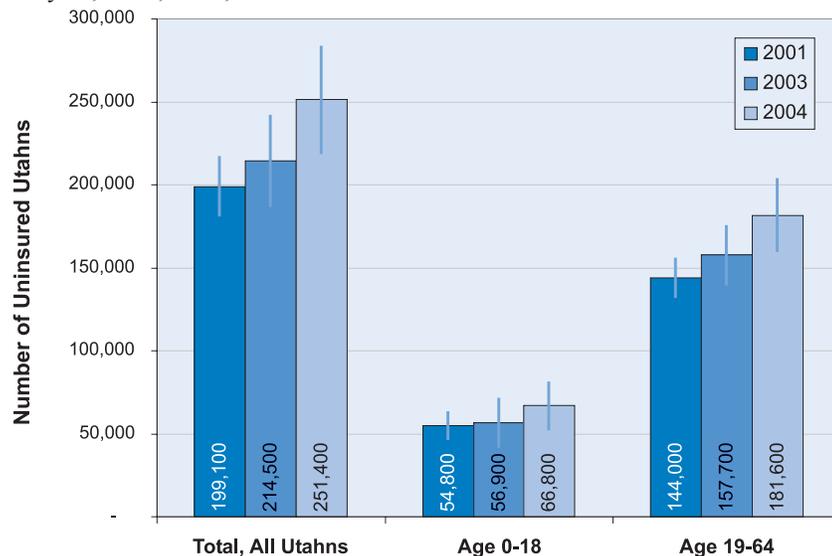
- About two-thirds come from working families. Among uninsured working-age adults (19–64), 61% were working full- or part-time.
- Young adults are more likely to be uninsured than other age groups.
- People living in lower-income households are more likely to be uninsured—nearly two thirds of the uninsured are in families with incomes less than 200% of the federal poverty level (Figure 3).
- Over half have gone without coverage for at least a year.

Why Is Utah's Uninsured Rate Increasing?

- Most Utahns with health insurance coverage, about 80%, get it through their employers. Health insurance coverage varies by industry and occupation. Employees in agriculture and construction are less likely to have coverage, as are those in blue-collar jobs, regardless of industry.
- The 2001 recession triggered a sharp down-turn in employer-based coverage nationwide.¹ According to the Health Status Survey, the number of working-age adults (19–64) employed full-time has decreased by 4% since 2001, while the number employed only part-time has increased 41%. This suggests that many Utahns may still

Number of Uninsured by Age Category and Year

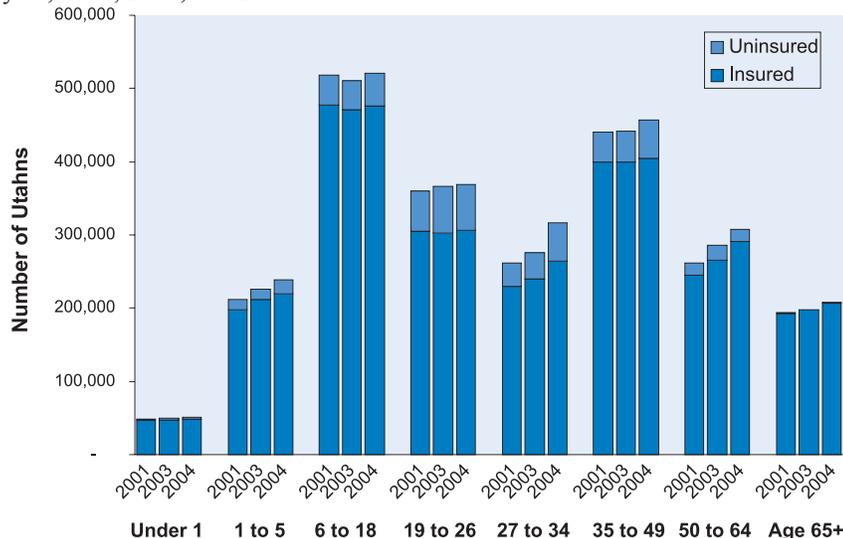
Figure 1. Number of Utahns without health insurance coverage by age category and year, 2001, 2003, and 2004



Source: Utah Health Status Survey

Insurance Status by Age Group and Year

Figure 2. Estimated number of insured and uninsured Utahns by age group and year, 2001, 2003, and 2004



Source: Utah Health Status Survey

be unemployed or underemployed in part-time or lower-paying jobs that are less likely to offer coverage (Figure 4).

- The cost of health care has increased and so have health insurance premiums. Smaller employers are less able to afford coverage for their workers. Many large employers have had to increase the employee contribution to health insurance premiums, causing many

employees to decline coverage to avoid the out-of-pocket premium cost.

- The number of families in poverty has been increasing. The number of adults 19–64 under 150% of poverty increased 55% between 2001 and 2004. There are now more Utahns on public medical coverage plans, such as Medicaid and Medicare, than ever before, but the increased enrollments have not been enough to help all the Utahns who need coverage.
- A recent report by the FDIC, however, suggests that job growth in Utah was good in 2004, and that the trend is expected to continue through 2005.²

Summary

A quarter of a million Utahns lacked health insurance coverage in 2004. Covering the uninsured is a stubborn social problem whose remedy will require public, private, community, and individual solutions. Identifying the best solutions for Utah will require clear, objective thinking and strong political sponsorship.

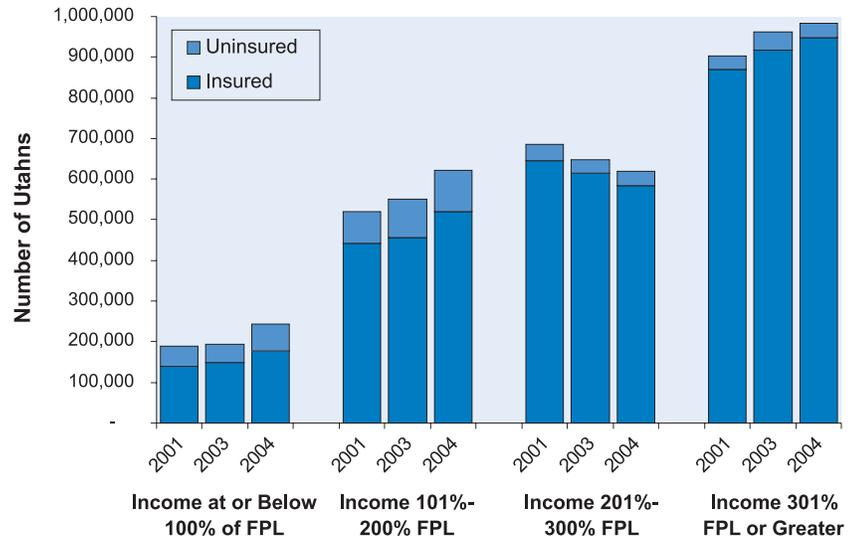
By the time this article has been published, a statewide Summit on Covering the Uninsured, sponsored by the Utah Department of Health, the Utah Insurance Commission, and the University of Utah, Scott M. Matheson Center for Health Care Studies will have convened. Results of the Summit may be found at: <http://health.utah.gov/uninsuredsummit/>

The Utah Health Status Survey (HSS), conducted on an ongoing basis by the Utah Department of Health, is representative of non-institutionalized adults and children living in Utah households with telephones. It includes information on physical and mental health status, health insurance coverage, and access to care. The HSS was conducted with 2,881 households (9,104 persons) in 2004, 3,175 households (9,958 persons) in 2003, and 7,520 households (24,088 persons) in 2001.

The estimates for uninsured Utahns produced by the Utah HSS are believed to be the most valid available. For a thorough discussion of why state health insurance estimates differ from those produced by the U.S. Current Population Survey (CPS), please refer to the State Health Access Data Assistance Center (SHADAC) Issue Brief #1: www.shadac.org/publications/issuebriefs/ For more information, contact Lois M. Haggard, Ph.D. in the Utah Department of Health (538-9455).

Insurance Status by Poverty and Year

Figure 3. Estimated number of insured and uninsured Utahns by poverty status and year, 2001, 2003, and 2004

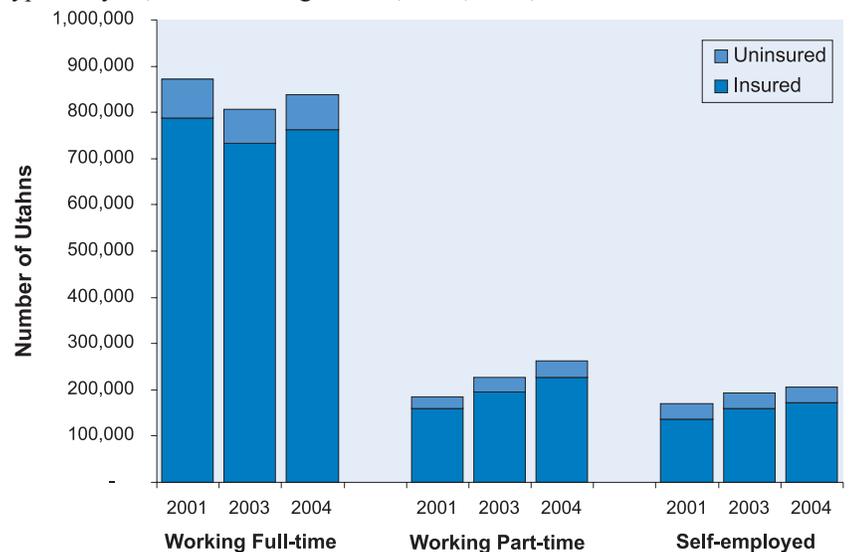


Source: Utah Health Status Survey

Note: The federal poverty level (FPL) in 2004 was \$18,850 for a family of four.

Insurance Status by Employment Type and Year

Figure 4. Estimated number of insured and uninsured Utahns by employment type and year, Utah adults age 19–64, 2001, 2003, and 2004



Source: Utah Health Status Survey

References

1. *The Uninsured: A Primer. Key Facts About Americans Without Health Insurance.* The Kaiser Commission on Medicaid and the Uninsured. The Kaiser Family Foundation: Washington D.C., February 2005. <http://www.kff.org/uninsured/7216.cfm>
2. FDIC State Profiles: Spring 2005 Utah Profile. San Francisco: Federal Deposit Insurance Corporation. <http://www.fdic.gov/bank/analytical/stateprofile/>

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